



ORDER CHANGE RES

~~CONTACT~~

Pacific Life Insurance Company
P.O. Box 2378

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One of the original Designated Lives that was covered at contract issue must remain on the contract after the change is effective. The Rider Charge will not change as a result of a change to the option or Designated Life. If the contract is owned by a trust/entity, there cannot be a change in option or Designated Lives since the joint life rider with a non-natural owner is not allowed. The Predetermined Beneficiary Payout Option is not available for the Joint Life option. The Predetermined Beneficiary Payout Option is available for contingent beneficiaries. The contract's standard withdrawal provisions are not changed or replaced by updating the rider. Withdrawals will be subject to the same conditions, restrictions, and limitations as other withdrawals under the contract and may impact other contract benefits.

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